

THE SENTINEL

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Friday, December 18, 1891.

Evils of Cheap Money.

If an abundance of paper money could make a country prosperous and its people happy, the Argentine Republic ought to be the most prosperous nation on earth. They have more money—such as it is—than they know what to do with; and, strange to say, they are clamoring for more of the same sort. Their paper issues amount to some \$300,000,000—about \$75 per capita of the population—and a large part of their enormous public debt is in the hands of foreigners, chiefly English, the interest on which must be paid in gold, there is no metal money in circulation—indeed, there is none in the country. It is one of the properties of cheap money that it drives out better money, and so the Argentine with an abundance of shillings, untraded and unconvertible, is in a pitiable predicament. Gold is quoted at 400 that is taken in paper to buy a gold dollar, which is 100 percent higher than the highest price of gold in this country in the crisis of our war—yet this, although the Argentine Republic has no war on hand and ought to be perfect peace. It is not, however, for the Argentine and industrial countries are unlikewise suffering, bread is dear and money is scarce, the government is in a state of bankruptcy, the value of the currency has fallen, and the industry is paralyzed and internal trade depressed, a large proportion of the population is out of employment and much suffering prevails. Twelve months ago there was a heavy immigration to the Argentine Republic than to any other country in the world except the United States, but this has been checked, and thousands of persons are now leaving a land where employment has failed and there is no demand for labor.

It is impossible to separate the prosperity of a people from their money system. The two must stand or fall together. A judicious paper currency is always a valuable and internal business, but it must be redeemable in coin on demand—otherwise it has a demoralizing and depraving effect. It has been said that a country cannot do anything but this is true only with the condition that it is good money—good that commerce and business do not want better. When a people, in time of peace, force their government to put out a large issue of bills, payable in chips and shillings, or not payable at all, they take a long step towards disorder, discontent and suffering.

The Case of Brice Again.

The Ohio Republicans have decided to have a thorough investigation made of the question of the eligibility of Cal via S. Brice as United States senator from that state. Brice was elected by the last Ohio legislature. That he bought his seat with Standard Oil thousands has never been denied by himself or his party leaders. But with that the Ohio Republicans are willing to do. They will contest his seat upon other grounds, that Brice is not an inhabitant of the state. He has refused to pay personal taxes in Ohio and in the last United States census he had himself credited to the city and state of New York. Several precedents have been found that fulfill the conditions of the case of Brice. Albert Gallatin was turned out of his seat in the senate in 1794 because he had not for ten years preceding his election, as provided in the constitution, been a resident of the United States. A case more in point has been unearthed. James Shields was senator from Illinois from 1840 to 1855. In 1870 he was chosen to fill the unexpired term of Senator James Boggs, of Missouri. He was properly elected and received the proper certificate from the governor of the state of Missouri. After he had taken his seat the point was raised that he was not at the time of his election a citizen of Missouri, and he was ousted. This case very closely resembles the case presented by the senator from Ohio. Ousting Brice to reward some Ohio Republican with an office would be a political blunder, but there is no danger that this will be done. The only question in the case is, is he entitled to his seat? He is to have the benefit of the doubt. The Republican party cannot afford to make a martyr of Senator Brice. If he is dropped out of the seat he bought he must be dropped upon such evidence as will politically kill him, not such as will make him politically an injured hero.

France, Germany, Italy and Denmark have removed their legations from American ports, but have yet to modify their high duties on the product. This is the point where reciprocity is likely to stop. It is understood that Secretary Blaine will be active in this direction, and will instruct every minister, consul and consular agent of the United States to promote reciprocal commercial relations. The first step will be to study the foreign demand for products this country can furnish, and to get at the exact reasons why the commerce of Latin America at present is controlled so exclusively by the English, French and German. One of the first steps necessary is plainly the establishment of good steamship lines between our Eastern and Gulf ports and Central and South America. The development of the policy of reciprocity will be watched with the liveliest interest by the American people.

The idea that education ends with the coming of manhood is one which no really educated mind entertains. But there are not many persons who realize the extent to which men and women are educated by their children. In fact, it is from this source that the best of education comes, and if men and women were wiser they would make more of their advantages in this way. No grown person can associate on terms of loving familiarity with his children without having his mind enlarged, his prejudices broken down, and his heart softened to higher sympathy and his soul quickened by the best of influences.

The Alliance Insurance Failure.

Reading, Pa., Nov. 20.—In the court here today a receiver was appointed for the Alliance Mutual Fire Insurance company of this city. J. R. Jones, a policy holder, whose loss was not paid, filed suit, and the company officers admitted that it could not meet its losses. The foregoing is only one of the many of the mutual fire insurance companies that have gone to the wall during the past year. The trouble with these companies is, what is everybody's business is nobody's business. The expense of forming and managing an insurance company for a country is almost as great as for a whole state. Many persons think it is quite a simple matter to run an insurance business, and that all that is necessary is to elect officers and commence work. It is just as reasonable for a man that has never worked at the carpenter's trade to buy a lot of tools and start building houses, or the same with regard to any other trade. It is a fact that it requires the most careful management on the part of the old line companies to keep them out of the hands of receivers. There were two companies organized and run in the city of St. Joseph, for several years, but both had to wind up their business, as it proved a losing undertaking. There is no other business that requires more careful management than that of insurance. Tornado insurance can never be successfully conducted by county associations as it is a common thing for a tornado to destroy a hundred houses within the boundaries of a county, which would bankrupt the members of local mutual companies. Wherever farmers will carefully consider the matter before taking membership in such a company, as it will only prove a source of aggravation to them. Under the present laws of our state every company before doing business must deposit a certain amount, with the state to hold their contracts good. I believe there is no such provision required of mutual companies organized in the state. You may pay your money out and when the time of your losses comes there will be no one to pay you. With regard to keeping your money at home, it is all nonsense. Where does your money come from? Answer, from the sale of your surplus grain, cattle, and hogs, bought by men that are not engaged in the same business you are in. The men that are running the great insurance companies are the consumers, they are those that buy your surplus produce. They understand their business and can conduct it a great deal cheaper than you can yourself. There is no self-interest competition between those companies to reduce the rate to a safe basis. You cannot afford to insure in any other than a prosperous company, and past experience demonstrates that only stock companies are safe to risk. Mutual companies are like fish only existing for a few years at most.

FARMER'S FRIEND.

THE NEW APPORTIONMENT.

How the States Will Count in the Electoral College.

The following table exhibits the electoral votes of the state under both the old and the new apportionment. The increase in the total vote since 1888 is accounted for to the extent of 20 votes by the creation of the new states of Idaho, Montana, North Dakota, South Dakota, Washington and Wyoming, and as to the remainder by additions of 22 votes to the apportionment of States, as follows: Alabama, 1; Arkansas, 1; California, 1; Colorado, 1; Georgia, 1; Illinois, 1; Kansas, 1; Massachusetts, 1; Michigan, 1; Minnesota, 1; Missouri, 1; Nebraska, 1; New Jersey, 1; Oregon, 1; Pennsylvania, 1; Texas, 1; Wisconsin, 1.

STATES.

STATES.	1888.	1892.
Alabama	9	11
Arkansas	7	9
California	9	11
Colorado	3	5
Connecticut	6	8
Delaware	3	5
Florida	4	6
Georgia	12	14
Idaho	3	5
Illinois	22	24
Indiana	15	17
Iowa	13	15
Kansas	9	11
Kentucky	13	15
Louisiana	8	10
Maine	6	8
Maryland	10	12
Massachusetts	14	16
Michigan	13	15
Minnesota	13	15
Mississippi	9	11
Missouri	16	18
Montana	3	5
Nebraska	7	9
Nevada	3	5
New Hampshire	4	6
New Jersey	9	11
New York	36	38
North Carolina	11	13
North Dakota	3	5
Ohio	23	25
Oregon	3	5
Pennsylvania	20	22
Rhode Island	4	6
South Carolina	9	11
Tennessee	12	14
Texas	13	15
Vermont	4	6
Virginia	12	14
Washington	6	8
West Virginia	6	8
Wisconsin	11	13
Wyoming	3	5
Total	401	444

Michigan Mortgage Law.

The new mortgage law which has just gone into effect in Michigan, provides for the taxation of mortgages at their face value, no matter where they are owned, the owner of the property which is mortgaged to have assessment reduced by the amount of the mortgage. It is provided that the taxes on a mortgage be paid by the owner of the property, and the amount paid may be applied by him on interest due to the holder of the mortgage. As this is an experiment its result will be closely watched. That it is fair and equitable to both money owners will challenge. During the debate prior to the passage of this act the old argument that it would "drive out capital" was advanced only to be met with the statement that if it would the time when farmers could borrow money from government would be made so much nearer. It was shown that mortgages to the amount of nearly one-fifth of the assessed valuation of the state escaped taxation altogether, which added to the burden of all other property. Something in the nature of this law has been introduced in many other states, and it is hoped that the time will come when every farmer will be able to secure a mortgage.

Among the Magazines.

A NATIONAL FAMILY PAPER. The announcements of the Youth's Companion for 1892, which we have received, seem to touch about all healthy joys. The first number contains folk lore, serials, sea adventure and holiday stories, "Frank Stockton, Clark Russell, Will Allen Dromgoole, Mary Catherine Lee" a few of the distinguished story writers. Its general articles cover a wide range of education, business success, college success, girls who think they can write, natural history, railway life, boys and girls at the World's Fair, ships of the world, and some of the latest practical advice on some of the latest topics. Gladstone, De La Roche, Villiers, Carnegie, Cyrus W. Field, Andrew Carnegie, Mrs. Henry M. Stanley are among the contributors. The Companion readers thus come into personal touch with the people whose greatness make our age famous. Its 500,000 subscribers show how it is appreciated.

THE HOUSEKEEPER.

For 1892 promises a host of good things. This magazine is one of the best, if not the best domestic magazine in America. A splendid serial by the editor, Mrs. Edith W. McCreiman is now running, and will continue for some months. Each issue of the magazine contains splendid stories, poems, poetry, articles, articles on horticulture, fancy work, etc. The dining room and kitchen are not neglected, but twice each month a splendid bill of fare is set before its readers. Perhaps the "home talks" and "social chat" columns are the most useful of the magazine, for it is here its readers gather around a common fireside. Current news are given, notes on distinguished people, chats about books, etc. "The mother's council" gives helpful talks to the young and inexperienced. "The young folks" are kindly remembered, and have two pages all to themselves. Every yearly subscriber becomes a member of "The Housekeeper Library Association," thus being enabled to procure books at greatly reduced prices and at half price.

THE WESTERN HOME MAGAZINE.

is a new monthly publication published at Watertown, S. Dak. It needs nothing more to assure us of its success than the fact that Maude Meredith is its editor. She has a brilliant corps of department editors who edit the following departments: "Mother's chats," "chats about flowers," "fairy tales," "chats about home and kitchen," etc. Besides these departments the magazine contains stories, poems, and in fact everything that goes to make up a first class magazine. Send forty cents for a year's subscription to Bert Fuller, Watertown, S. Dak.

MISSISSIPPI BOSS.

Why We Should be Thankful. American farmers have sent \$7,000,000 bushels of wheat to Europe within two months past. This means that about \$85,000,000 in gold will have come to the United States to pay for our wheat. It is the very kind of magazine the enthusiastic flower lover likes to see, each month. Subscriptions are sent in clubs of six, each subscriber will receive five bulbs of choice flowers. Only twenty-five cents for a yearly subscription. Address The Dungee and Canard Company, West Grove, Pa.

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WIDE AWAKE

100 pages each month; only \$2.40 a year.

Devoted Entertainment for the Reading Hour.

"Fair Harvard." Several members of the class of '91 have promised to contribute.

"Such Stuff as Dreams are made of." by JOHN MEAD HOWELLS (son of W. D. Howells).

"In a Thunderstorm" by ROBERT BREVIERLY HALE (son of Edward Everett Hale).

One Man's Adventures, by LIEUT.-COL. THORNDAKE.

A New Kind of Indian Story, by MISS MARRET BLANVELL CONVERSE.

Short Stories: "How Christmas Came in the Little Black Port," Charlotte M. Valby; "Crazy Aunt Rozzard Porter," Mary Hartwell Catherwood; "The Merry Dinning Four," Florence Howe Hall; "The War of the Schools," E. W. Story; Capt. C. A. Curtis, U. S. A.; and many others by Joseph Preston Fennell, Margaret Sidney, author of "Five Little Pipers Grown Up," John Preston Fennell, L. F. Moody, etc.

Balloons, Poems, Fictitious Articles, by Mary E. Wilkins, Susan Coolidge, Celia Thaxter, Mrs. Jane C. Austin and others.

D. LOTHROP CO., Publishers, BOSTON, MASS.

THE ORIGINAL AND GENUINE. The only safe, sure, and certain remedy for all ailments of the stomach and bowels. It is a powerful purgative and is sold by all druggists.

IT IS HARD WORK. A Glance at the Make-up of Two Great Weekly Journals.

What Goes Into the Chicago "Saturday Blade" and the "Chicago Ledger." Each Week It is Work, and Not Luck.

If there is any one thing on earth into which the element of "luck" does not enter, it is the handling of a great newspaper.

People may well be called "lucky" when they discover a gold mine, or when they detect a 2500 gold in a twenty dollar bill, but "luck" mentioned in connection with the Chicago "Saturday Blade" and the "Chicago Ledger" is a term of reproach.

All the great great weekly journals of the day are to be counted on the fingers of one hand. Indeed, aside from the Chicago "Saturday Blade" and the "Chicago Ledger," there are only two others in the country.

Those papers are great because they represent the age in which we live, and because they are so full of news, and because they are so full of news, and because they are so full of news.

The Chicago "Saturday Blade" is a newspaper and a literary paper combined. Those features of the week's news which stand prominently before the great mass of readers collected by newspapers, are always printed in full and elaborately illustrated.

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A few of the good things for '92.

Serials.

THE LADY OF KANAKA. By Mrs. M. M. M. A true story of love and war, a northern village and a young girl's life.

JACK BROTHERTON'S THREE MONTHS' SERGE. By Mrs. M. M. M. A true story of a young man's life.

"TRAT MARY ANN." By Mrs. M. M. M. A true story of a young man's life.

THE WRITINGS DOWN OF DOROTHY HOLCOMBE. By Mrs. M. M. M. A true story of a young man's life.

IN ARCTIC PACKING. A TRUE STORY OF A YOUNG MAN'S LIFE. BY MRS. M. M. M.

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GREAT REMOVAL SALE

The building now occupied by KAHN & CO. has been sold to the National Bank.

KAHN & CO. Must Move!

We will place before the public \$100,000 worth of FINE and MEDIUM CLOTHING for Men, Boys and Children; also

Furnishing Goods, Hats and Caps, which must be sold before moving. Now to sell this large stock quick, we will place moving prices on all.

500 Children's Suits, REMOVAL PRICE, \$1.25

1000 Men's All-wool Suits, worth \$2.00, REMOVAL PRICE, \$1.50

500 Children's Suits, REMOVAL PRICE, \$2.15

1000 Men's All-wool Suits, worth \$2.